# MPROFIT – USER MANUAL


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# Introduction

- Welcome to the whole new experience in organising all your assets and liabilities
- MProfit Portfolio Management Software is designed to help you track various assets like Shares, Mutual Funds, Unit Linked Insurance (ULIP) Plans, Insurance Policies, Bonds, PPF, Unlisted Stocks, Company deposits, Gold, Silver, Properties, Art, etc. as well as your liabilities.
- It gives you various reports related to Intra-day profit/loss, short term and long term capital gains.
- It helps you to understand how your portfolio is generating returns.
- You can create group portfolio and view the total net worth of the group.
- Reports like Transaction details, asset allocation, closing balances, brokerage & STT and various other reports are also available.
- MProfit handles corporate actions like Bonus issues, Stock Split, Merger and De-merger.
- The owner login (full access) and admin login (limited access without current market prices) are provided for different access rights.
- The data is fully encrypted.
- The backup facility provides the protection from the accidental data loss.
- The reports can be directly printed or saved on different formats like PDF or Microsoft Excel.

**More Information:**
Getting Started
Summary Screen
Buy-Sell Transactions
Reports

## *Legal Terms & Conditions*

- Please read the End User License Agreement before you install and use MProfit Portfolio Management Software.

## *Registration*

- The version of MProfit, you are using is a pre-release (Beta) Software. The commercial launch will be announced at later date. The registration would be available after the commercial launch.

# Getting Started

- You can jump start using MProfit Portfolio Management Software by creating Portfolios and creating Group Portfolio for your family.
- Once you have created the portfolio, enter date-wise purchase records of all your assets, which you are holding. This is very important so as to get the correct capital gain tax reports. It is designed in such a way that once you have your hands on MProfit, it is self explanatory and very easy to use. It is not necessary to go through all the sections now. You can always come back and read the relevant sections when you need more explanation.

**More Information:**
Default Period
Portfolios
Groups

## *Default Period*

- When you start MProfit first time, the default period is till current financial year. You can add previous year entries in this period.

- Once all the entries of the previous years are done, you can change the default period to the Current Financial Year.
- The default period can be changed by clicking 'Settings' and clicking on 'Change Default Period'.

**More Information:**
Portfolios
Groups

## *Portfolios*

- Click on the 'Open Portfolio' icon, and click on the New button to create new portfolio.
- Select the Portfolio Name to work on the particular portfolio.
- Portfolio Name and address can be edited by clicking on Edit Master and Selecting Edit Portfolio.

**More Information:**
Default Period
Groups

## *Groups*

- The Group Portfolio is created to track the consolidated portfolio of family members or group of people.
- You can create multiple groups within family for e.g. One Group with only Parents, the other group with Parents and Children and the third one with Grandparents, Parents and Children.
- Click on the 'Open Group' icon and click on the New button to create new group. Select the portfolios by checking the box of each portfolio to be included in this new group.
- Group Name and addition or deletion of Groups can be edited by clicking the 'Edit Master' and then selecting the 'Group Portfolio'.

**More Information:**
Default Period
Portfolios

## *Summary Screen*

- The default view of MProfit Portfolio Management Software is Summary Screen.
- You can see different tabs on the left-hand side of the panel like 'Assets', 'Liabilities', 'Reports'.
- Asset Tab is used to go to the summery screen where you can enter all the Buy/Sell transactions of various assets.
- Liabilities tab is used to go to the screen where you see the list of your creditors and your liabilities.
- Reports tab will take you to the Report Main Page, where all the different categories of reports are listed.

# Buy & Sell Transactions

The Purchase (Buy) and Sale (Sell) transactions can be easily entered for any asset by following ways.

- Double clicking on the icon on the left side of the asset or using right click on the asset icon
- Clicking on the 'Buy/Sell' or 'Invest/Withdraw' button on the right side
- Selecting the item from Activity Menu on the Summary Screen
- Click 'Buy/Sell' or 'Invest/Withdraw' on the top of the transaction list of any asset

## *Buy/Sell Stocks (Shares)*

- The purchase and sale transactions of stocks are entered by entering transaction details in Contract Note ('CN') form.
- CN can be opened by double clicking the Stock icon (or by using the right click) on the left side of the asset list or by clicking the 'Buy/Sell' button next to Stocks on the right side of the summary screen.
- CN form is similar to contract notes issued by your stock broker.
- The Brokers List contains the list of Brokers or Agents which has to be created for the first time.
- Click on the New Button to create the new Broker/Agent name.
- Broker/Agent List can be used across all the portfolios.
- Broker Name also be added from the Summery Screen Menu, by clicking 'Edit Master' and selecting 'Other Accounts - > Brokers/Agents'.
- In CN, the list containing the companies' names will be dropped down as you start typing the name of the company. To find the particular company based on part of the company name or previous name or BSE code, press Ctrl+F in the company field.
- All the listed stocks of Bombay Stock Exchange are included in the list.
- The newly listed BSE stocks will be updated online.
- Unlisted or Private Limited companies shares can be entered under 'Private Equity' section.
- CN form is similar to the contract notes issued by your broker; however, each stock broker has their own format for contract notes. You are familiar with most of the fields in CN, but when it comes to charges, it varies from broker to broker. You should input the brokerage details and charges appropriately, if you intend to view the specific reports related to brokerage, STT or transaction charges. It is recommended that you start following the practice of adding these charges separately. This will help you to get the accurate reports for your capital gain taxation as well as for you to understand how much your broker is charging you under various heads such as Brokerage, STT and Transaction charges.
- Any CN transaction can be edited by double clicking the particular transaction from the CN transaction list from summery screen.
- To delete the particular transaction, you need to open that CN transaction and click on the 'Delete Record' button. Once the record is deleted, it can not be retrieved back.

**More Information:**
Capital Gain Reports
Contract Notes
Brokerage Details for Stocks (Miscellaneous Reports)
STT Details (Miscellaneous Reports)
Transaction Charges (Miscellaneous Reports)

## *Buy/Sell Mutual Fund (MF)*

- The Buy(subscription) or Sell(redemption) transaction of the mutual fund can be entered by double clicking the MF icon on the left side of the asset list or by clicking on the 'Buy/Sell' button on the right side of the summary screen.

- When you are entering the MF scheme for the first time, you are required to select the scheme from the pull down list of all the available MF schemes by clicking 'New' button. This is the one time process.
- Selection of the right name of MF scheme needs to be done very carefully as there are many scheme names which appear identical.
- Check with your MF statement to identify the correct scheme which you hold. Once you select the scheme, this will be added to your asset list and this MF scheme will be visible for all your portfolios.
- You do not need to select this again from the whole list of MF schemes.
- You can give the name of your choice of the MF scheme or retain the full name as displayed.
- When you select the MF Scheme, you need to specify the type, whether it is Equity Scheme or Debt Scheme. This is important as you would see separate reports for EQ MF and Debt MF, as capital gain tax calculations are different for Equity MF and Debt MF.
- Any MF transaction can be edited by double clicking the particular transaction from the MF transaction list from summery screen.
- To delete the particular transaction, you need to open that MF transaction and click on the 'Delete Record' button. Once the record is deleted, it can not be retrieved back.

**More Information:**
Capital Gain Reports
Mutual Fund Transaction Details (Transaction Reports)
Purchase Details
Sale Details

## ***Unit Linked Insurance Products (ULIPs)***

- MProfit keeps track of your various ULIP policies.
- Double click on the ULIP icon on the left side of the summery screen.
- If you are creating the new policy, select New Policy and click 'New' button. Similarly, Create New Company and New Plan.
- Once your new policy is created, fill out all the details of your ULIP policy. This is one time process.
- You can keep track of the events like Next Premium Due, Lock-in Period and Maturity Date by setting the appropriate alerts.
- Once you have filled up the details, you can choose to fill additional details like Fund Allocation. The funds details will be helpful to keep track of your chosen funds and to calculate the policy value.
- You can ignore the fund details and directly put the policy value as mentioned in your ULIP statement as current value. This value will be reflected in the summary screen.
- Once the policy is created, you can add transactions like Premium and Withdrawal by choosing the respective selection.
- Any ULIP transaction can be edited by double clicking the particular transaction from the ULIP transactions list from the summery screen.
- To delete the particular transaction, you need to open that ULIP transaction and click on the 'Delete Record' button. Once the record is deleted, it can not be retrieved back.

## ***Insurance Policies (Without Unit linked Plans)***

- MProfit keeps track of your various Insurance Plans.
- It is very similar to ULIP plans, except this will only keep track of your insurance plans which are not unit linked plans.
- The plans like Whole Life, Money-back policies fall under this category.
- Double click on the INS icon on the left side of the summery screen.
- If you are creating the new policy, select New Policy and click 'New' button and create new Insurance company, plan, etc.

- Once your new policy is created, fill out all the details of your insurance policy. This is one time process.
- You can keep track of the events like Next Premium Due, Lock-in Period and Maturity Date by setting the appropriate alert/alarm.
- Once the policy is created, you can add transactions like Premium and Withdrawal by choosing the respective selection.
- Any Insurance Policy transaction can be edited by double clicking the particular transaction from the respective insurance policy transaction list from summery screen.
- To delete the particular transaction, you need to open that policy transaction and click on the 'Delete Record' button. Once the record is deleted, it can not be retrieved back.

## ***Private Equity and Bonds***

- Both these asset types are with quantity.
- You can keep track of shares of private limited companies or unlisted companies under Private Equity category.
- Similarly, Bonds with quantity can be saved under Bonds category.
- First, you need to create the name of the asset type by clicking the New button.
- The other features are quire similar to other asset types.

## ***Fixed Deposits (FDs)***

- New FD can be created by choosing Investment and creating new title for the FD.
- The titles like 'State Bank of India — 5 Years Deposit' or 'HDFC Bank — 1 Year Deposit' are ideal when you create multiple deposits.
- The same title can be used for different deposits at different times, with different FD reference numbers.
- Interest entries can be added in the respective FDs by choosing the same from the drop down list.
- Tips: If you create multiple FDs with the same bank, to simplify the transactions, you can create only one master FD with the bank and use the 'Investment' option for adding the principal amount in the same FD for all new additions. All interest (cumulative) as well as (paid-out) can be added in the same FD. FDs linked to your bank account should be created like this.

## ***Deposits/Loans/PPF/Post Office***

- These categories are very similar to Bank Fixed Deposits.
- You need to first create the asset by click New button next to the title field.
- Investment, interest and withdrawal entries are similar to bank FDs.

## ***Gold/Silver***

- This keeps track for your physical Gold and Silver.
- Create the title as you please, like Standard Gold, 18K Gold or if you want to name the title with the name of the vendor you purchased, e.g. Gold (TB Jewellers), etc.
- The other features are quire similar to other asset types.

## ***Jewellery, Property & Art***

- These categories will help you keep track of the assets which normally are not bought and sold frequently.
- It is very important to include them in your asset list as it would give the correct report of your net worth.
- The other features are quire similar to other asset types.

## *Miscellaneous*

- This category of asset is helpful if you would like to create any asset which is not part of the above listed categories.
- Examples for this categories are Kisan Vikas Patra, NSC certificates, Investment in foreign countries, Amount allocated for commodities account, amount allocated for Derivatives trading, etc.
- The other features are quire similar to other asset types.

## *Loans (Liabilities)*

- This category will track all your liabilities.
- Click on the 'Liabilities' button on the left-hand side of the summery screen.
- Your total net worth will be calculated by adding current values of all your assets minus the current values of your all liabilities.
- You can track of various liabilities by creating appropriate titles.
- The other features are quire similar to other asset types.

# Reports

- Reporting in MProfit is very crisp and comprehensive.
- It is designed in such a way that it covers most of the reports required for different purposes like taxation, analytical, transactions, Accounts, etc.
- You can customise most of the reports to give you specific desired results, like sorting name or date-wise, filter for specific asset or broker/agent.
- You can provide range for the amount.
- All reports are provided with the default respective titles. You can customise the title. You can add 2nd title of your choice in the report.
- Group reports provide the consolidated reports of all the members of the respective group.
- You can change the period to get the reports other than the default period.

**More Information:**
Capital Gain Reports
Transactions Reports
Analytical Reports
Accounting Reports
Miscellaneous Reports

## *Capital Gain Reports*

- Capital gain reports are prepared based on First In First Out (FIFO) method. In case of stocks, STT and transaction charges are not added to the purchase or sale amount, however the brokerage is added to the purchase amount and it is deducted from the sale amount.
- The capital gain tax for Merger and Demerger transactions are supported as per income tax rules & regulation.

**More Information:**
Summary
Transaction-wise
Summary & Categorised into Intraday, Short Term & Long Term
Transaction-wise & Categorised into Intraday, Short Term & Long Term

## Summary (Capital Gain Reports)

- This gives the summary report of Intra-day Profit/Loss (only for stocks), Short Term Capital Gain and Long Term Capital Gain for stocks, equity mutual funds and debt mutual funds.

**More Information:**
Transaction-wise
Summary & Categorised into Intraday, Short Term & Long Term
Transaction-wise & Categorised into Intraday, Short Term & Long Term

## Transaction-wise (Capital Gain Reports)

- This gives the transaction-wise details of Intra-day Profit/Loss, Short Term Capital Gain and Long Term Capital Gain for stocks, equity mutual funds and debt mutual funds.
- It gives date-wise capital gain details of stocks and MFs, which were sold or redeemed.
- The detailed view of specific transaction can be expanded by clicking on the transaction, where there are multiple buys against one sale qty.
- In customization form, you can choose to expand all the transactions where there are multiple buys against sale transactions. Choose 'Show Details' and entire report will be expanded with details.

**More Information:**
Summary
Summary & Categorised into Intraday, Short Term & Long Term
Transaction-wise & Categorised into Intraday, Short Term & Long Term

## Summary & Categorised into Intraday, Short Term & Long Term (Capital Gain Reports)

- Here you will get separate summary report for Intra-day, Short Term & Long Term Capital Gain.
- The report can also be customised to get any one of category like Intraday, Short Term or Long Term.

**More Information:**
Summary
Transaction-wise
Transaction-wise & Categorised into Intraday, Short Term & Long Term

## Transaction-wise & Categorised into Intraday, Short Term & Long Term (Capital Gain Reports)

- Here you will get separate transaction wise report for Intra-day, Short Term & Long Term Capital Gain.
- It gives date-wise capital gain details of stocks and MFs, which were sold or redeemed.
- The detailed view of specific transaction can be expanded by clicking on the transaction, where there are multiple buys against one sale quantity.
- In customization form, you can choose to expand all the transactions where there are multiple buys against sale. Choose 'Show Details' and entire report will be expanded with details.

**More Information:**
Summary
Transaction-wise
Summary & Categorised into Intraday, Short Term & Long Term

## *Transaction Reports*

- Transaction reports give you the details of all transactions related to purchase, sale and dividend reinvestment.
- Various different types of transaction reports are available to suit all the requirements.

**More Information:**
Contract Notes
Mutual Fund Transaction Details
Purchase Details

Sale Details

## Contract Notes (Transaction Reports)

- Date-wise and broker-wise contracts notes can be displayed.
- The report is refreshed with the new values if you have changed the values in the contract note.
- In customization form, you can select the transaction type as Payable or Receivable so that only Payable or Receivable records are displayed in the report.

**More Information:**
Mutual Fund Transaction Details
Purchase Details
Sale Details

## Mutual Fund Transaction Details (Transaction Reports)

- Transaction related to subscription, redemption and dividend reinvestment are obtained through this report.
- You can customise to select report based on date-wise transactions or MF scheme-wise transactions.
- In customization form , you can select MF Type as Equity, Debt or ALL to display the records of the respective MF type.
- You can also filter the report based on transaction type such as Buy, Sell or Dividend Reinvestment.

**More Information:**
Contract Notes
Purchase Details
Sale Details

## Purchase Details (Transaction Reports)

- The purchase details like the quantity and amount of stocks and MF for the selected period can be obtained through this report.
- You can customise the report based on range of amount.
- You can customise the Purchase Details report to get the date-wise purchases with or without quantity.

**More Information:**
Contract Notes
Mutual Fund Transaction Details
Sale Details

## Sale Details (Transaction Reports)

- The sale details like the quantity and amount of stocks and MF for the selected period can be obtained through this report.
- You can customise the report based on range of amount.
- You can customise the Sale Details report to get the date-wise sale records with or without quantity.

**More Information:**
Contract Notes
Mutual Fund Transaction Details
Purchase Details

## *Analytical Reports*

- Reports like Realised, Unrealised, Asset Allocation are covered under this category.

**More Information:**
Realised Gain/Loss
Realised & Unrealised Gain/Loss
Asset Allocation

## Realised Gain/Loss (Analytical Reports)

- This report gives you the profit/loss for the stocks and MF for the particular period.
- This is your booked profit/loss after you sold your stocks and MF from your portfolio.
- This is actually the total of your Intra-day, short term and long term gain for the particular period.
- Using "Change Period" functionality, you can get Realised Gain/Loss for the chosen period.

**More Information:**
Realised & Unrealised Gain/Loss
Asset Allocation

## Realised & Unrealised Gain/Loss (Analytical Reports)

- This gives you the total of your booked profit as well as notional profit on your balance quantity based on the current market price as on today.
- You can change the starting date but the end date is the default current date.

**More Information:**
Realised Gain/Loss
Asset Allocation

## Asset Allocation (Analytical Reports)

- This is very useful report to understand how well your portfolio is diversified.
- You can select All Assets and check the asset allocation across each category.
- If you like to see your asset allocation in one particular category, you can select Stocks, MF etc, to see how your stocks or MF portfolio is concentrated in particular stock or MF scheme.

**More Information:**
Realised Gain/Loss
Realised & Unrealised Gain/Loss

# *Accounting Reports*

- These reports are useful for your accounting entries as well as for reconciliation with your books of accounts.

**More Information:**
Closing Balances

## Closing Balances (Accounting Reports)

- This report displays the closing balances of Stocks and Mutual Funds as per your books of accounts for the selected period.
- You can track the balance quantity as well as amount as on particular date.

# *Miscellaneous Reports*

- Some useful reports like brokerage charges, STT as well as transaction charges details can be obtained with these reports.

**More Information:**
Brokerage Details for Stocks
STT Details
Transaction Charges

## Brokerage Details for Stocks (Miscellaneous Reports)

- You can compare brokerage charged by your different stock brokers.
- Broker-wise as well as contract note-wise brokerage charges can be obtained.

**More Information:**
STT Details
Transaction Charges

## STT Details (Miscellaneous Reports)

- This report is very useful during filing your income tax returns.
- These reports will give you the STT details broker-wise or contract note-wise.

**More Information:**
Brokerage Details for Stocks
Transaction Charges

## Transaction Charges (Miscellaneous Reports)

- Ever wondered how much your broker is charging you for other charges apart from brokerage and STT.
- This report will give you other transaction charges details broker-wise as well as contract note-wise.

**More Information:**
Brokerage Details for Stocks
STT Details

# Edit Master

- This section will help you understand the various options available to create, modify or delete various records like Portfolios, Groups, Assets and other accounts.

## *Edit Portfolio*

- The portfolio can be added, edited or deleted from here.

**More Information:**
See Portfolios

## *Edit Group Portfolio*

- Modify the composition of Group portfolio by adding or deleting one or more portfolios to the existing Group.
- Create the new Group portfolio by clubbing the various portfolios to the new group.

**More Information:**
See Groups

## *Create New Asset*

- You can create any asset name by selecting the appropriate Asset category.
- The new Stock and MF names are added/updated online from time to time.

**More Information:**
See Buy-Sell Transactions

## *Edit/Delete Asset*

- You can modify or delete the existing asset (except Stock name).
- If there are any transactions associated with particular asset, the asset can not be deleted.
- You first have to delete all the transactions associated with the respective asset in order to delete it.

## *Other Accounts*

- The details of other accounts such as Brokers/Agents, Banks, Insurance Companies can be edited or deleted by selecting this option.

**More Information:**
See Brokerage Details for Stocks (Miscellaneous Reports)

## *Manage ULIP Funds*

- You can add, edit and delete any funds associated with any particular ULIP plans.

**More Information:**
See Unit Linked Insurance Products (ULIPs)

# Tools

- Price updates, refresh summary screen, Backup, Restore are some of the options fall under this menu.

## *Update Prices Now*

- Price updates are updated when you start MProfit and it will keep updating the price of the newly added stocks and MFs.
- You can update the prices anytime by selecting this option.

## *Refresh Summary Screen*

- Summary screen are updated dynamically whenever the new assets are added
- The prices of all the assets are also updated at predefined intervals.
- You can refresh the summary screen anytime by choosing this option.

## *Backup Data*

- MProfit provides very comprehensive Backup solutions to meet the requirements of different users.
- Backup files will be overwritten each time you take backup.
- If you want to take incremental backup, you need to rename the file each time you take backup, such as MProfitBackup01Dec08, MProfitBackup31Mar09, etc.

There are two options available for Backup.
a) Backup without password:
With this option, your entire portfolio data will be backed up without password.

b) Backup and Encrypt with password:
You will need to give the password for this option. Please do remember the password as you will not be able to restore the data without password.

**See More Information:**
See Restore Data

## *Restore Data*

- Your backed up data can be restored with the appropriate option.
- Your restore option selection is dependent on how you have backed up your data.
- If you have used the backup option with password, you need to provide the correct password to restore the data.

**See More Information:**
See Backup Data

## Settings

- You can change Default Period, location of the data directory of your portfolios and password for Owner and Admin

### *Change Default Period*

- When you start the application for the first time, the default period is till current financial year.
- You can add records of previous years as well current year.
- Once you have completed the entries of the previous year, it is recommended that you change the period to current financial year so that all the reports, by default will be displayed or printed for the current financial year.

### *Change Portfolio Data Location*

- At the time of installation, your data files by default are stored in My Documents/MProfit/Portfolios, if you have not chosen to change the path of the directory.
- You can change the location of your portfolio data directory any time by selecting this option.

### *Change Password*

- MProfit provides two types of access to the application, the Owner and User.
- Owner has all the rights for this application where it can see current prices as well as the current values of all the portfolios.
- The User has limited rights whereas current prices and current values are not displayed in the summary screen.
- The passwords for both the types, the Owner and the User can be changed by selecting this option.